



United States Department of Agriculture



USDA Rural Development Nebraska

2014 Progress Report

Mission:

To Increase economic opportunity and improve the quality of life for all rural Americans.

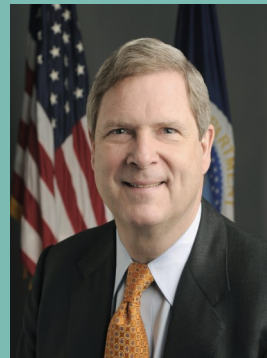
Vision:

A rural America that is a healthy, safe, and prosperous place to live and work.

Secretary of Agriculture

Thomas J. Vilsack

“USDA Rural Development provides loan and grant financing as well as technical assistance to develop housing, community facilities, businesses, infrastructure, and renewable energy ventures in rural areas. In addition to providing direct loan and grant assistance, USDA Rural Development also partners with private sector lenders and development organizations to carry out local community development projects. Rural Development's more than 40 financial assistance programs, in addition to its ability to leverage private sector resources, give USDA the flexibility to invest in a wide range of projects that are reinvigorating rural towns and bringing new job opportunities for local residents. As I often say, USDA is not just about helping farms and farmers. USDA Rural Development's mission is a great example of the extraordinary reach of USDA programs throughout the rural economy. “



Under Secretary for USDA Rural Development

Lisa Mensah

“The vitality of rural America is critical to ensuring the strength of our economy, the affordability of our food, the independence of our energy supply, and the vibrancy of small communities. The Obama Administration is committed to ensuring that rural communities are economically strong, sound and sustainable. At USDA Rural Development, many of our employees live and work in the same rural communities alongside our rural customers and Stakeholder and partner organizations. We are truly fortunate and unique to serve rural America at the grassroots level. The investment work we do is important, and has lasting impacts both in rural America and for our overall economy. We look forward to continuing this work that improves the quality of life for rural residents and provides them with Greater economic opportunities. We had great success delivering assistance to rural communities in 2014, and we look forward to a great 2015.”





State Director for Nebraska

USDA Rural Development

Maxine B. Moul

Dear Nebraskans,

It is with great pleasure that I present the 2014 Fiscal Year Progress Report. Another \$187 million was invested by USDA to assist Nebraska rural areas to live and thrive. USDA Rural Development is the only Federal agency that can essentially help build a community from the ground up.

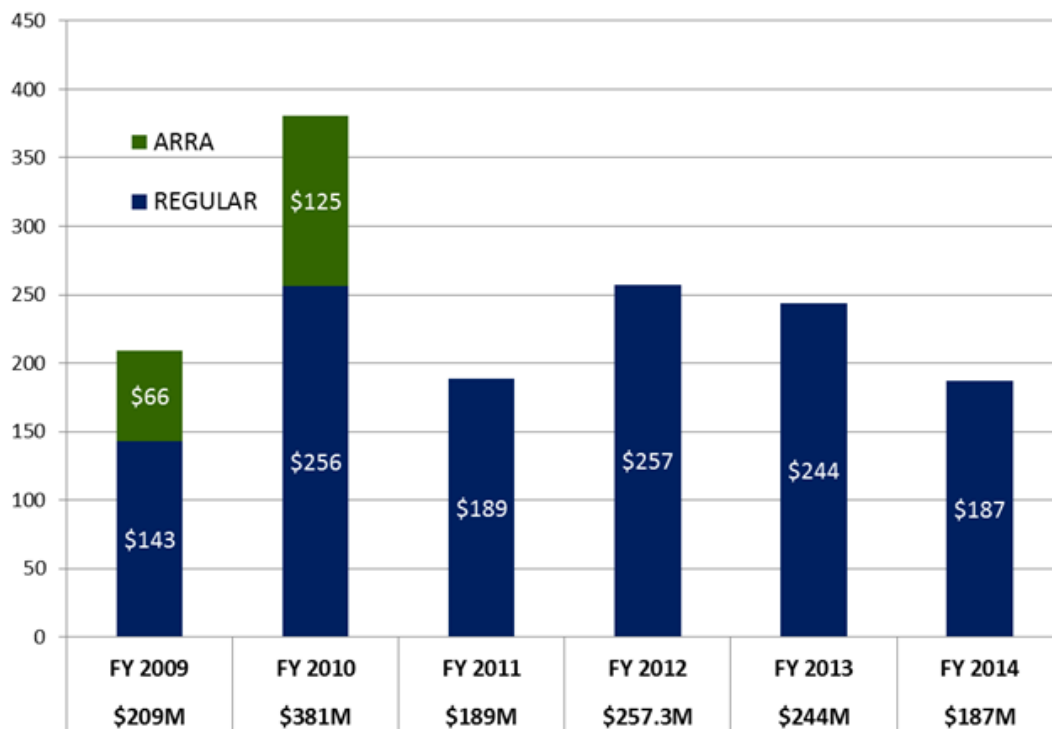
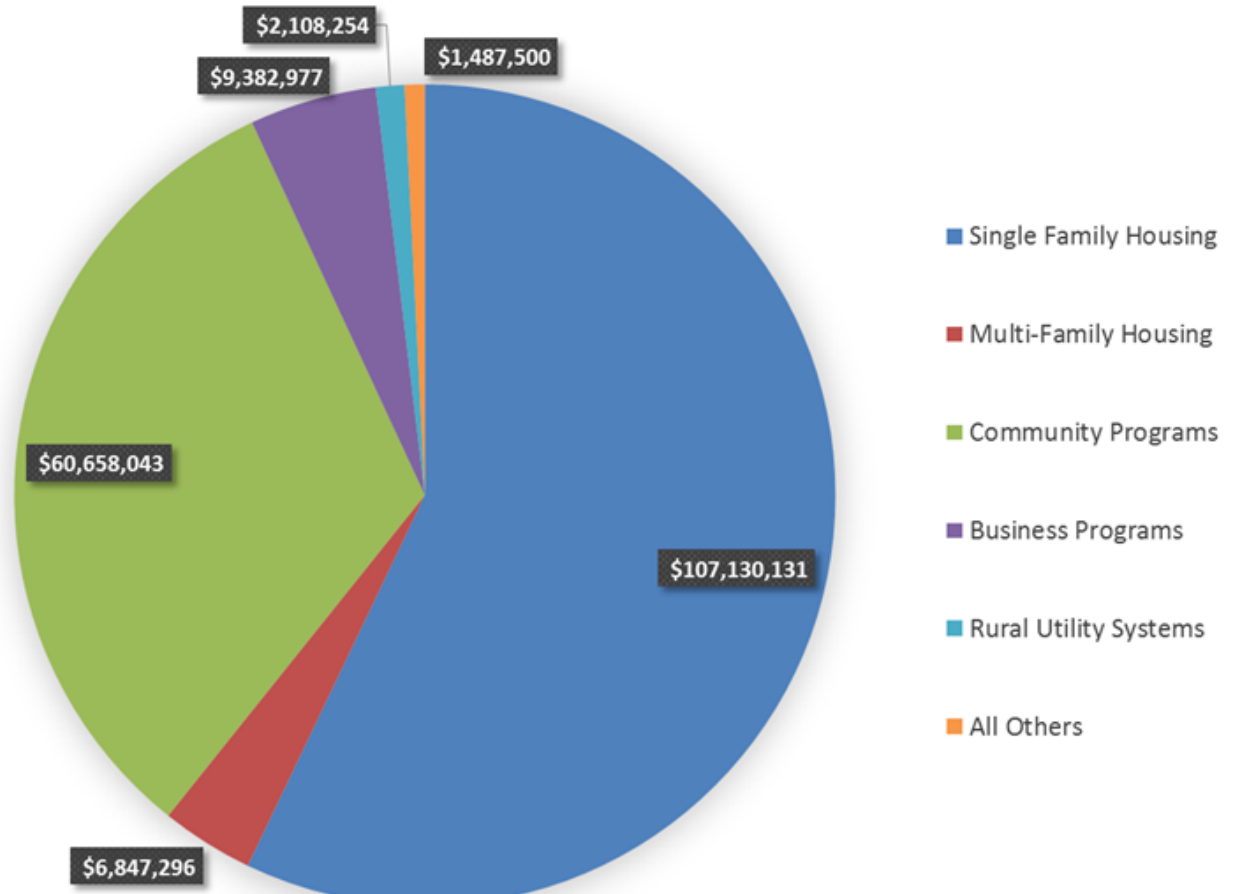
I hope this Progress Report reveals to you the vast number of programs Rural Development has to offer, and the availability of funding. Through investments in infrastructure, homeownership, and job creation, Rural Development helps rural Americans achieve the American Dream. Rural Development in Nebraska primarily operates three distinct programs, Rural Business Services, Community Facilities and Water/Wastewater Programs, and Housing Programs. Additional funding is available through Rural Utilities Services for electrical, telephone, broadband and distance learning and telemedicine.

I encourage you to visit our new web site at www.rd.usda.gov/ne to learn more about our programs and to find the Nebraska Rural Development staff to contact for a one on one consultation. Our office locations and phone numbers are also listed on the last page of this report.

USDA:

Rural Development strives to
create new jobs, new businesses,
and new economic opportunities
in rural Nebraska.

Nebraska Investments in 2014 and Funding for Last Six Fiscal Years



Nebraska USDA Rural Development 2014 Investments

Fiscal Year 2014		
Program	Award Amount	Number of Projects
Business and Industry Guaranteed Loans	\$4,585,750	3
Intermediary Relending Program	\$175,558	1
Renewable Energy Loans and Grants	\$3,732,966	30
Business Grants	\$429,185	5
Rural Economic Development Loans and Grants	\$283,500	1
Value-Added Producer Grants	\$176,018	1
Single Family Housing Direct Loans	\$2,546,675	30
Single Family Housing Guaranteed Loans	\$104,446,970	1,081
Home Repair Loans and Grants	\$136,486	21
Rental Assistance	\$6,847,296	119
Community Facility Direct Loans	\$47,357,000	9
Community Facility Guarantee Loans	\$4,000,000	2
Community Facility Grants	\$438,243	9
Water and Waste Direct Loans	\$4,314,500	8
Water and Waste Grants	\$4,548,300	8
Telecommunications Loans and Grants	\$2,108,254	8
All Others	\$1,487,500	7
TOTALS	\$187,614,201	1,343

Rural Business and Cooperative

USDA Rural Development Business Programs help create jobs and stimulate rural economies by providing financial backing for rural businesses. Loans, grants, and loan guarantees are available to any legally-organized entity, including cooperatives, partnerships, profit, or non-profit entities, Indian tribes or federally-recognized tribal groups, and municipalities. Additionally, a wide range of technical assistance is provided to cooperatives and people interested in forming new cooperatives. Our programs have funds available to complete energy audits and feasibility studies, complete energy efficiency improvements, and install renewable energy systems. We have programs that help convert older heating sources to cleaner technologies, produce advanced biofuels, install flexible fuel pumps, install solar panels, build biorefineries, and much more. USDA Rural Development is at the forefront of renewable energy financing, with options including grants, guaranteed loans and payments.

Fiscal Year 2014 Results

In fiscal year 2014, Rural Development invested more than \$9 million in Nebraska supporting 41 rural business projects. Business and Cooperative Programs serve Nebraska communities by creating new business, growing production, maintaining jobs, conducting feasibility studies, improving rural energy development, creating professional business plans, and increasing revenue for rural business ventures.



A sampling of the signature 'Emilia' blend from George Paul Vinegars of Cody, Nebraska. (Photo Credit Alan J. Bartels / NebraskaLife)

No Sour Grapes for a Nebraska Vinegar Crafter

Fifteen years ago, George Johnson and his daughter, Emily, began their first foray into winemaking, vinifying local wild grapes and other fruits in their home in rural Cody, Nebraska. At the suggestion of a family friend, they began to experiment with turning their uniquely flavored wines into vinegar, and today, Johnson operates one of the most successful independent vinegar businesses in the nation. With customers in every state and the loyalty of top chefs in Omaha, St. Louis, and Chicago, George Paul Vinegars offers a product ripe with old-world methodology and modern entrepreneurial spirit.

With the help of a \$40,000 USDA Value-Added Producer Grant, the Johnsons conducted a feasibility study to gauge the likelihood of success for an independent vinegary in rural Nebraska, and were thrilled when the study indicated enormous potential for their unique product. With continued support from a Nebraska Agricultural Innovation Value-Added Agriculture grant from the Nebraska Rural Development Commission, George Paul Vinegars produces seven handcrafted varieties ranging from standards like apple cider and raspberry vinegars to more specialized flavors, including Johnson's signature "Emilia" blend.

By 2007, it was clear that George Paul Vinegars would require a space that could facilitate the creation of a high quality product in such an unusual environment for vinegar production. The Johnson's daughter, Emily, designed a structure using straw bale construction, and the building was raised by hand with the help of family, friends, and neighbors. With its walls of straw and stucco and its high, vaulted ceilings, the building withstands the extremes of northern Nebraska's hot summers and chilly winters while providing a simple and beautiful space in which to work.

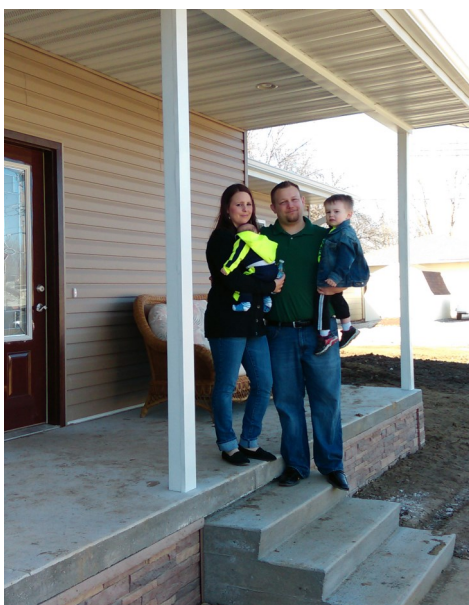
Even as demand for his product increases, Johnson still maintains hands-on interaction with his product from start to finish. If something's not quite right, he's able to tweak the chemical process to get just the right flavor, and he labels each bottle by hand using letter pressed labels created by his daughter at her Portland, Oregon print shop. While George Paul Vinegars has enjoyed nationwide acclaim and steady growth since opening its doors, it is clear that Johnson's passion for his craft remains the driving force behind the business's success.

Single Family Rural Housing Programs

USDA Rural Development Single Family Housing Programs provide homeownership opportunities to low and moderate-income rural Americans through several loan, grant, and loan guarantee programs. The programs also make funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary.

Fiscal Year 2014 Results

USDA Rural Development improved rural housing in Nebraska with more than \$107 million in loans and grants to build, repair, rehabilitate, and purchase homes that ultimately improve the quality of life in rural Nebraska. In fiscal year 2014, the agency obligated 30 direct loans and 1,081 in guaranteed loans to finance homes for rural Nebraska families.



Tyler Vacha and family in front of their new home.

New Home For Family Made Possible Through Leveraging

Tyler Vacha and his family made a major life decision when he accepted employment with the Center for Rural Affairs at Lyons, Nebraska. After relocating to the area from Des Moines, they began searching for homes in the Lyons area that would fit their family's needs. After months of browsing the local housing market, they found that adequate housing was in short supply.

Tyler was introduced to Three Rivers Housing Development Corporation and its New Construction Program. The Program provides down payment assistance to first time homebuyers and is funded through the Nebraska Affordable Housing Trust Fund (NAHTF) and administered by Nebraska Department of Economic Development. Security Bank, an approved lender for the USDA Rural Development Single Family Housing Guaranteed Loan Program (SFHGLP), processed his loan application, and then referred him to West Gate Bank, another SFHGLP approved lender, for the actual underwriting and submission to Rural Development. Vacha obtained a mortgage loan guaranteed through the SFHGLP.

The Vachas watched their house come together, all while preparing for the newest addition to their family. In March the family moved into their brand new house. In addition to the USDA goal of providing adequate housing in rural areas and the mission of Three Rivers Development to create quality affordable housing to strengthen communities, the community of Lyons benefited with the addition of a new family to its community, a strengthened real estate base, and increased momentum for enhancing community development in Lyons.

Multi Family Rural Housing Programs

USDA Rural Development Multi-Family Housing Programs offer Rural Rental Housing Loans to provide affordable multi-family rental housing for very low-, low-, and moderate-income families; the elderly; and persons with disabilities. This is primarily a direct mortgage program, but funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems. Additionally, subsidy rental assistance is available to eligible families.

Fiscal Year 2014 Results

Rural Development provides funding for apartments for lower-income families or the elderly, and housing for farm laborers. In Fiscal Year 2014 USDA Rural Development provided more than \$6.8 million in rental assistance to help tenants in Rural Development multi-family housing with affordable rents.

Sunrise Apartments #2 Has a New Look

Sunrise Apartments #2, a 16 unit multi-family housing (MFH) complex in Imperial, Nebraska, was constructed in 1978. Due to its age, revitalization was necessary for the property to remain as a source of safe, sanitary and affordable housing and also maintain its marketability. Once rehab began, a problem with electrical issues was discovered that not only did not meet State and Local Code, but also posed a potential fire hazard for the tenants.

USDA Rural Development provided special servicing and loans through their Multi-Family Housing Preservation and Revitalization Restructuring Program (MPR). Included were a new direct loan of \$214,809, deferral of payments for the original loan outstanding balances of \$63,028 for a 20 year period, and a \$100,000 grant from

the Nebraska Department of Economic Development (DED). Due to some major electrical issues involving faulty electrical panels and wiring discovered during the renovations, the project received an additional \$80,000 grant. Because of the MPR program, a serious potential fire hazard was identified and eliminated. Removal of the hazard prevented a catastrophic fire that threatened not only the loss of homes and property, but also a potential loss of life or injury.

Imperial residents are enjoying the upgraded kitchens and bathrooms. Upgrades completed include siding, windows, upgraded kitchens and bathrooms, interior doors, base heaters, and exterior doors. The old office is being converted into a larger laundry room with an Americans with Disabilities Act (ADA) accessible bathroom. Planned work to be completed this summer is repair of the parking lots. All apartment interiors were updated during the renovations. Tenants were not displaced thus adding an extra element of success to this project.



Sunrise Apts. #2 before rehab.



Sunrise Apts. #2 after rehab.

Community/Utility Programs

Community Programs administers programs designed to develop essential community facilities for public use in rural areas. These facilities include schools, libraries, childcare, hospitals, medical clinics, assisted living facilities, fire and rescue stations, police stations, community centers, public buildings and transportation. Through its Community Programs, the Department of Agriculture is striving to ensure that such facilities are readily available to all rural communities. Community Programs utilizes three flexible financial tools to achieve this goal: the Community Facilities Guaranteed Loan Program, the Community Facilities Direct Loan Program, and the Community Facilities Grant Program.

Utility Programs provide assistance, such as building, repairing, or improving rural water and wastewater systems, and provide technical assistance and training to solid waste facilities. Programs also exist for telecommunications equipment for classrooms and healthcare facilities and broadband equipment for rural facilities and communities.

Fiscal Year 2014 Results

During fiscal year 2014, USDA Rural Development invested nearly \$52 million in rural Nebraska through community facilities loans and grants. The 20 projects included funding for senior center updates and health services to benefit rural Nebraska residents. Community Facilities Programs help build, expand, rehabilitate, purchase, and support the development of police and emergency fire stations and equipment, museums, child care centers, hospitals, clinics, schools, and more.

USDA Rural Development invested nearly \$11 million through 24 infrastructure projects to provide reliable and clean drinking water, waste treatment systems, and telecommunications services Nebraska.

Earth Day Celebrated in Carroll



Pictured: L-R: Erik Alvarez, sixth grade; Danielle Karr, third grade, and Josie Ley, kindergarten, winners of the 2014 Earth Day Poster contest announced by State Director Maxine Moul.

Earth Day was celebrated with the Village of Carroll where more than \$1.1 million for a new Village water system was announced.

The new system ensures safe, potable drinking water for the Village. A new well and a generator were added for emergency power. A new meter at the existing well provides upgrades to the controls. The Village replaced the storage tank with a 50,000 gallon tank and replaced 14 valves and a fire hydrant.

Before the new water system, the town of 229 residents had one active well. An emergency well was built in 1925 and was past its useful life. The town's existing storage was a 40,000 gallon elevated storage tank. It no longer met the State standards. The distribution serves all residents but the valves and fire hydrants did not work correctly. The improvements were necessary to alleviate health issues and the primary purpose of the loan was to upgrade existing facilities to meet the applicable state standards and improve safety.

Additional Successes in Nebraska

Little Priest Tribal College



Funding of \$158,656 was awarded under the USDA Rural Development Community Facilities Tribal College Grant Program along with the school's match of \$41,625 from their U.S. Department of Education's Title III, Part F program. The Winnebago Community Development Fund leveraged the federal funds with \$30,000, completing the \$230,281 in total project cost. Fronting Highway 77 in the beautiful Ho-Chunk Village development, this 2,000 square foot wood framed classroom building is the first of the Tribal College complex on the new North Campus in Winnebago, Nebraska.

Helping a Business Grow from the Start



Clark Specialty Grains, LLC, of Gothenburg is a food grade specialty corn cleaning facility, specializing in non-GMO and organic corn, including blue corn, selling to chip companies across the United States. It needed to refinance its existing real estate and facility debt with one local lender, while also obtaining additional working capital needed for expansion. Jim Clark first received a planning grant of \$17,500 through USDA Rural Development's Value Added Producer Grant (VAPG) program in 2003 to develop a feasibility study and business plan. As a result of that project,

he then formally organized Clark Specialty Grains, LLC and started working with local growers across Nebraska to supply the corn needs in the tortilla chip industry, while helping growers realize a premium for their crops. Clark Specialty Grains, LLC received a working capital grant of \$300,000 through the VAPG program in 2007 to increase the company's marketing and inventory so it could expand overall sales. The business now provides specialty food grain corn to 11 different chip manufacturers and has completed an expansion. USDA provided a guaranteed loan, in the amount of \$1,400,000, through the USDA Business & Industry Guaranteed (B&I) Loan program to Clark Specialty Grains, LLC's lender in order to refinance existing debt held by another bank for real estate and facility purposes, as well as providing additional working capital as needed by the growing company.

As a result of the B&I loan with Great Western Bank, this business has increased its annual cash flow, reduced annual principal and interest payments by about \$25,000 annually, and has purchased additional corn acres for its operations. Clark Specialty Grains, LLC has obtained a contract with Barrel O Fun, which will be an additional \$1,530,000 in gross sales for the business. It is an approved General Mills non-GMO supplier, which also means that its product and sales volume will start increasing even more. Clark Specialty Grains has been able to save five jobs in the Gothenburg area, and with the new contracts it has recently received, it is anticipating adding another position in the company within the next year.

Keeping it in the Family



When Logan Roecker's grandmother was no longer able to live alone in her home, Logan approached the family with a plan to purchase her home and keep it in the family. They readily agreed and set about to find a way to make it happen.

Since Logan was just starting out and didn't have a lot of savings built up, he was not able to obtain conventional financing. USDA Rural Development provided Logan with a 100% financed Direct Loan to keep his closing costs down, and help him attain his goal.

USDA RURAL DEVELOPMENT SUMMARY OF PROGRAMS

HOUSING AND COMMUNITY FACILITIES

Single Family Repair Loans and Grants	To help very-low-income applicants remove health and safety hazards or repair their homes.	Families and individuals who currently own their home.	Repair/replace roof, winterizing, purchase or repair heating system, structural repair, water/sewage connect fees, etc.	All communities in Nebraska are eligible for housing programs with the exceptions of Fremont, Grand Island, Hastings, Kearney, Lincoln, North Platte, Omaha and South Sioux City/Dakota City.	Direct loan and grant.	Loans up to \$20,000 up to 20 years at 1%. Grants available to very-low-income applicants 62 years or older unable to pay 1% loan.
Mutual Self-Help Housing Grants	Assist lower-income families in building their own homes.	Non-profits and public bodies.	Technical assistance to help small groups of families to build each other's homes.	All communities in Nebraska are eligible for housing programs with the exceptions of Fremont, Grand Island, Hastings, Kearney, Lincoln, North Platte, Omaha and South Sioux City/Dakota City.	Grant.	Grant agreement.
Rural Rental Housing Direct Loans	Safe, well-built, affordable rental housing for very-low-income individuals and families.	Individuals, trusts, associations, limited partnerships, for-profit and non-profit entities, Tribes, public bodies.	New construction or substantial rehabilitation of rental housing.	All communities in Nebraska are eligible for housing programs with the exceptions of Fremont, Grand Island, Hastings, Kearney, Lincoln, North Platte, Omaha and South Sioux City/Dakota City.	Direct loan.	Up to 100% of total development cost (non-profits); 97% (for-profits); 95% (for-profits with Low-Income Housing Tax Credits). 30-year term with up to 50-year amortization.
Rural Rental Housing Loan Guarantees	Provides loan guarantees on loans to build or preserve affordable housing for very-low to moderate-income tenants.	For profit and non-profit lenders.	Build or rehabilitate affordable rental housing.	All communities in Nebraska are eligible for housing programs with the exceptions of Fremont, Grand Island, Hastings, Kearney, Lincoln, North Platte, Omaha and South Sioux City/Dakota City.	Loan guarantee.	At least 25-year term with fixed interest rate. Loan guarantees up to 90% of the principal.
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very-low- and low-income rural families.	Public bodies and non-profit organizations.	Operation of a program which finances repair and rehabilitation activities for single-family and small rental properties.	All communities in Nebraska are eligible for housing programs with the exceptions of Fremont, Grand Island, Hastings, Kearney, Lincoln, North Platte, Omaha and South Sioux City/Dakota City.	Grant.	Grant agreement.
Farm Labor Housing Loans and Grants	Safe, well-built affordable rental housing for farmworkers.	Individuals, public and private non-profit organizations.	New construction or substantial rehabilitation of rental housing.	N/A.	Direct loan and grant.	Up to 102% of total development cost. Up to 33 years to repay at 1% interest.
Community Facilities Loans and Grants	Improve, develop, or finance essential community facilities for rural communities.	Public bodies, non-profits, and Federally recognized Indian Tribes.	Construct, enlarge or otherwise improve essential community facilities, such as public safety, fire and rescue, telecommunications, schools, libraries, hospitals, other health care facilities, etc. This may include furnishings, fixtures and other required equipment.	City, town or unincorporated area of not more than 20,000 in population. Facilities must primarily serve rural residents.	Direct loan, loan guarantee or grant.	Up to 100% of market value. Term is for useful life of the facility or equipment, the state statute, or 40 years. Maximum grant 75% of project cost. Grant eligibility based on income, population and need.

BUSINESS AND COOPERATIVES

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Business and Industry Loan Guarantees	Create jobs/stimulate rural economies by providing financial backing for rural businesses.	Lender/Businesses.	Real estate, buildings, equipment, supplies, working capital, and some debt refinancing.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loan guarantee.	Lender and borrower negotiate terms. Up to 30 years for real estate, 15 years for machinery and equipment, and 7 years for working capital.
Rural Business Enterprise Grants	Finance and facilitate the development of small and emerging private business enterprises.	Public bodies, private non-profit corporations and Tribes.	Refinancing, land acquisition, revolving funds, construction, equipment, access streets and roads, utility and service extensions, and rural distance learning networks.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Amount based on funding availability, funding priority and national goals.
Intermediary Relending Program Loans	Establish revolving funds for business facilities and community development projects.	Public bodies, non-profit corporations, Native American Tribes and cooperatives.	Community development projects, establishment or expansion of businesses, creation or saving of rural jobs.	Rural areas and incorporated places with populations of less than 25,000.	Direct loan.	The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1% for 30 years.
Rural Microentrepreneur Assistance Program	Establish revolving funds to target assistance to small rural enterprises.	Microenterprise Development Organizations (MDOs).	Loans, technical, and capacity-building assistance to businesses with 10 or fewer employees and sole proprietorships.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loans, grants.	Rural microenterprises apply directly to the intermediary.
Rural Economic Development Loans and Grants	Finance economic development and job creation in rural areas.	Rural Utilities Service-financed electric and telephone utilities.	Business startups or expansion projects that create rural jobs.	Rural areas with priority to places with populations of 2,500 or less.	Direct loan or grant to establish revolving loan fund.	Intermediary makes loans to for-profit or non-profit businesses and public bodies. Loans are 0% for 10 years.
Rural Cooperative Development Grants	Establish/operate centers for cooperative development.	No n-profits and institutions of higher education.	Establish centers to provide technical assistance, training, applied research, and collection and interpretation of data, for the purpose of cooperative development.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Minimum 25% fund match (5% for 1994 Institutions). Grants awarded competitively.
Small Socially Disadvantaged Producer Grants	Provides funds to eligible cooperatives or an association of cooperatives to provide technical assistance to small, socially disadvantaged producers in rural areas.	Cooperatives and associations of cooperatives whose membership and board of directors is comprised of at least 75% socially disadvantaged agricultural producers.	Technical assistance.	All areas, except cities over 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis. There is no matching requirement.
Value-Added Producer Grants	Help independent agricultural producers enter into activities that add value to their crops.	Independent producers, farmer and rancher cooperatives, producer groups, majority-controlled producer-based business ventures.	Feasibility studies, business plans, working capital.	All areas.	Grant.	Grants are awarded on a competitive basis. Funds cannot be used to build facilities or purchase equipment. Funds must be matched on a dollar-for-dollar basis.
Rural Business Opportunity Grants	Finance technical assistance for business development planning in rural areas.	Public bodies, non-profit corporations, Indian Tribes on Federal or State reservations, cooperatives with members that are primarily rural residents.	Technical assistance, leadership training, establishment of business support centers, economic development plans.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Must be completed within 2 years after project has begun.

BUSINESS AND COOPERATIVES (CONT.)

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Rural Energy for America Program (REAP) Loan Guarantees and Grants	Provide assistance for energy efficiency improvements or purchase of a renewable energy system for operations.	Rural small businesses and agricultural producers.	Energy efficiency improvements; renewable energy systems; land acquisition and working capital.	Cities, towns, unincorporated areas with population less than 50,000. (Population limits do not apply to agricultural producers)	Loan guarantee and/or grant.	Grants up to 25% of project costs not to exceed \$250,000 for energy efficiency projects and \$500,000 for renewable energy. Loan guarantees up to 75% of project cost not to exceed \$25 million.
REAP Audit/Development Grants	Provide grant to entity to pass through to a small business or agricultural producer for 75% of the cost of an energy audit or renewable energy development assistance.	State, Tribal or local government institutions of higher education; rural electric cooperatives; or public power entities.	\$10,000 grant to entities, smaller ones to small business and agricultural producers for 75% of energy audit or renewable energy development assistance.	Cities, towns, unincorporated areas with population less than 50,000.	Grant.	\$100,000 to entities and up to 75% of the cost of energy audit for renewable energy development assistance.
Biorefinery Assistance Program Loan Guarantees	Provide loan guarantees for the development and construction of commercial-scale biorefineries or to retrofit facilities using eligible technology for the development of advanced biofuels.	Individuals, Indian Tribes, State or local governments, farm corporations, farm cooperatives, associations of agricultural producers, national laboratories, higher learning institutions, rural electric co-ops, public power entities, consortiums of any of the entities.	Loan guarantees to develop and construct commercial-scale biorefineries or retrofit facilities to use eligible technology for the development of advanced biofuels.	No restrictions.	Loan.	90% (maximum) guarantee on loans up to \$125 million; 80% (maximum) guarantee on loans less than \$150 million; 70% (maximum) guarantee on loans of \$150 million but less than \$200 million; 60% (maximum) guarantee on loans of \$200 million up to \$250 million.
Repowering Assistance Program	Provide payments to biorefineries to replace fossil fuels with biomass.	Biorefineries.	Grant to biorefineries, including ethanol and biodiesel plants that use electricity generated from natural gas and coal and require this for the fermentation process.	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review.
Advanced Biofuel Payment Program	Provide payments to producers of advanced biofuels.	Eligible producers of advanced biofuels.	Grant to producers of advanced biofuels (non-commercial-based).	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review. Grant awards determined by National Office.
Rural Community Development Initiative	To facilitate housing, community facility and community and economic development projects.	Private non-profit or public organizations, philanthropic foundations, low-income communities.	Technical assistance grants of \$50,000 to \$300,000 to develop the capacity and ability of the awardees to carry out needed projects.	City, town or unincorporated area of not more than 50,000 in population.	Grant.	Matching funds required for grant.

UTILITIES PROGRAMS

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Water and Waste Disposal Loans and Grants	Provide infrastructure for rural areas.	Public entities, Indian Tribes and non-profit corporations.	Build, repair and improve public water systems and waste collection and treatment systems.	Rural areas, and to towns with up to 10,000 population.	Direct loan and grant.	Repayment period is a maximum of 40 years. Grant funds may be available.
Water and Waste Disposal Loan Guarantees	Provide infrastructure for rural areas.	Public entities, Indian Tribes and non-profit corporations.	Construct, repair and improve water supply and distribution systems and waste collection and treatment systems.	Rural areas, and to towns with up to 10,000 population.	Loan guarantee.	Eligible lenders obtain up to a 90% guarantee on loans they make and service.
Solid Waste Management Grants	Provide technical assistance and/or training to those who operate and maintain active landfills.	Public bodies, private non-profit organizations, Indian Tribes, academic institutions.	Technical assistance and training to improve landfill conditions and protect against threats to nearby water resources.	Rural areas, and to towns with up to 10,000 population.	Grant.	Applications accepted year-round. Complete applications submitted to National Office for review.
Technical Assistance/ Training/Circuit Rider	Provide technical assistance and training.	Public, private, and non-profit organizations.	Provide technical assistance and training to assist with management of water and waste projects.	Rural areas and to towns with up to 10,000 population.	Grant.	As funds are available. Complete applications submitted to National Office for review.
Rural Broadband Loan and Loan Guarantee	Deployment of broadband service to eligible rural communities.	Entities seeking to provide broadband services in rural areas. Individuals and partnerships not eligible.	Finance the construction, improvement and acquisition of facilities and equipment to provide broadband service in eligible rural communities; refinance RD telecommunications program debt.	Any area not located within a city, town or incorporated area over 20,000 inhabitants; or an urbanized area contiguous to a city or town of greater than 50,000 inhabitants.	Direct loan and loan guarantee.	Loans are made at the Treasury rate; loan term is the expected economic life of the assets financed; guarantee cannot exceed 80% of the project amount.
Electric and Telecommunications Loans	Assist rural communities in obtaining affordable, high-quality electric and telecommunications services.	Non-profit and cooperative associations, public bodies, and other utilities.	Generation, transmission facilities and distribution of electric power, including alternative, renewable, conservation and energy efficiency programs. Enhance 911 emergency service, digital switching equipment, and fiber optic cable, along with traditional main system telecommunications service.	Electric: areas served by an existing rural electric borrower, or rural areas other than a city or town of more than 20,000. Telecommunications: areas cities with population over 5,000.	Direct loan or loan guarantee.	Interest rates are established in accordance with 7C FR 174. Contact RUS at www.rd.usda.gov or 1(800) 670-6553.
Distance Learning and Telemedicine	Development and deployment of advanced telecommunication services throughout rural America to improve education and health care.	Incorporated entities, including municipalities, for-profit, and non-profit corporations that operate rural schools, libraries, health care clinics and other educational or health care facilities.	To provide end-user equipment and programming that delivers distance learning and telemedicine services into eligible areas.	Rural areas outside incorporated or unincorporated cities with population over 20,000.	Direct loan and/or grant.	Matching funds are required.
Community Connect	Provide public access to broadband in otherwise un-served communities.	Public bodies, Tribes, cooperatives, non-profits, limited dividend or mutual associations; corporations and other legally organized entities.	To build broadband infrastructure and establish a community center that offers free public access to broadband for two years.	A single community outside incorporated or unincorporated cities with population over 20,000 which does not have broadband.	Grant.	Minimum: \$50,000; Maximum: \$1 million. Amounts are published in NOFAs and may vary.

SUMMARY OF RURAL DEVELOPMENT PROGRAM PURPOSES

	Land & Bldgs.	Mach. & Equip.	Working Capital	Infrastructure	Tech. Asst./Train.
Rural Housing and Community Facilities Programs					
Single Family Housing Direct Loans (including Self-Help Loans)	♦				
Single Family Housing Loan Guarantees	♦				
Single Family Housing Repair Loans/Grants	♦				
Rural Rental Housing Direct Loans	♦			♦	
Rural Rental Housing Loan Guarantees	♦			♦	
Housing Preservation Grants	♦	♦	♦	♦	♦
Farm Labor Housing Loans/Grants	♦			♦	
Community Facilities Direct Loans, Loan Guarantees, Grants	♦	♦	♦	♦	
Rural Community Development Initiative					♦
Rural Business and Cooperative Programs					
Business and Industry Loan Guarantees	♦	♦	♦	♦	
Rural Business Enterprise Grants	♦	♦	♦	♦	♦
Intermediary Relending Loans	♦	♦	♦		
Rural Microentrepreneur Assistance Program	♦	♦	♦	♦	♦
Rural Economic Development Loans and Grants	♦	♦	♦	♦	♦
Rural Cooperative Development Grants				♦	♦
Value-Added Producer Grant			♦	♦	♦
Rural Business Opportunity Grants					♦
Rural Energy for America Program Loan Guarantees/Grants	♦	♦		♦	♦
Biorefinery Assistance Program Loan Guarantees					
Repowering Assistance Program					
Advanced Biofuel Payment Program					
Rural Utilities Programs					
Water and Waste Disposal Direct Loans, Loan Guar., Grants	♦	♦	♦	♦	
Solid Waste Management Grants					♦
Rural Broadband Direct Loans and Loan Guarantees	♦			♦	
Electric and Telecommunications Direct Loans/Loan Guarantees	♦	♦		♦	
Distance Learning and Telemedicine Loans/Grants		♦		♦	

USDA Rural Development Offices in Nebraska

For more information on programs, visit our website at <http://www.rd.usda.gov/ne>.

Nebraska State Office

Suite 308 Federal Building
100 Centennial Mall North
Lincoln, Nebraska 68508
Voice: (402) 437-5551
Fax: (855) 207-0384

Kearney Office

4009 6th Avenue, Suite 1
Kearney, Nebraska 68845-2386
Voice: (308) 237-3118
Fax: (855) 207-0384

Scottsbluff Office

818 Ferdinand Plaza, Suite B
Scottsbluff, Nebraska 69361-4401
Voice: (308) 632-2195
Fax: (855) 207-0384

Norfolk Office

2601 Lakeridge Drive, Suite 2
Norfolk, Nebraska 68701
Voice: (402) 371-5350
Fax: (855) 207-0384

North Platte Office

1201 S. Cottonwood, Suite 3
North Platte, Nebraska 69101
Voice: (308) 534-2360
Fax: (855) 207-0384

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To File an Employment Complaint

If you wish to file an employment complaint, you must contact your agency's EEO Counselor (PDF) within 45 days of the date of the alleged discriminatory act, event, or in the case of a personnel action. Additional information can be found online at http://www.ascr.usda.gov/complaint_filing_file.html.

To File a Program Complaint

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form (PDF), found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.

Persons with Disabilities

Individuals who are deaf, hard of hearing or have speech disabilities and you wish to file either an EEO or program complaint please contact USDA through the Federal Relay Service at (800) 877-8339 or (800) 845-6136 (in Spanish).

Persons with disabilities who wish to file a program complaint, please see information above on how to contact us by mail directly or by email. If you require alternative means of communication for program information (e.g., Braille, large print, audiotape, etc.) please contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

Supplemental Nutrition Assistance Program

For any other information dealing with Supplemental Nutrition Assistance Program (SNAP) issues, persons should either contact the USDA SNAP Hotline Number at (800) 221-5689, which is also in Spanish or call the State Information/Hotline Numbers.

All Other Inquiries

For any other information not pertaining to civil rights, please refer to the listing of the USDA Agencies and Offices for specific agency information.

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